<u>What is claimed is:</u>

1.   A method for guaranteeing credit in electronic commerce transactions between at least one member and at least one retail entity, the method comprising:

accessing a member maintenance server operated by a settlement agency by a member desiring an electronic commerce transaction with a retail entity, wherein the member maintenance server verifies the member's identification and any associated member information of the member;

generating selected information relating to at least one of selected payment method information and associated private information about the retail entity from selected information obtained from a transaction approval server operated by a credit guarantee institution and transmitting the selected information to at least one of the member maintenance server and retail entity server which requested the information;

generating an anonymous user identification from selected information obtained from at least one of the member which accessed the retail server and the member maintenance server and transmitting the anonymous user identification from the member maintenance server to the retail entity server;

generating a settlement agency identification search request message from selected information obtained from the retail entity server and transmitting the settlement agency identification search request message from the retail entity server to the transaction approval server, wherein the settlement agency identification search request message includes the anonymous user identification for the member;

searching settlement agency information for information related to the anonymous user identification obtained from the retail entity server and transmitting selected information related to the anonymous user identification from the transaction approval server to the retail entity server;

generating a billing agency identification search request message from selected information obtained from the retail entity server and transmitting the billing agency identification search request message from the retail entity server to the member maintenance server, wherein the billing agency identification search request message includes retail entity identification information and the anonymous user identification;

generating a retail entity identification search request message from selected information obtained from the member maintenance server and transmitting the retail entity identification search request message from the member maintenance server to the transaction

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approval server, wherein the retail entity identification search request message includes the retail entity information contained in the billing agency identification search request message;

generating a retail entity identification guarantee message from selected

5   information obtained from the transaction approval server and transmitting the retail entity identification guarantee message containing the selected information from the transaction approval server to the member maintenance server;

verifying information received from the transaction approval server by the member maintenance server, generating a transaction completion notice from selected

10   information obtained from the member maintenance server, and transmitting the transaction completion notice from the member maintenance server to the member to confirm the associated transaction, wherein the transaction completion notice includes an order number generated by a select one of the member maintenance server and the retail entity server and selected information from at least one of associated member information, retail entity

15   identification guarantee message, and billing agency identification search request message;

storing the order number and selected information from the billing agency identification request message at the member maintenance server, generating a transaction completion report message from selected information obtained from the member maintenance server, and transmitting the transaction completion report message from the

20   member maintenance server to the retail entity server; wherein the transaction completion report message includes the order number, selected information from the billing agency identification search request message, and selected information from the transaction completion notice relating to the result of the transaction;

generating a transaction report message from selected information obtained

25   from the member maintenance server and transmitting the transaction report message to the transaction confirmation server, wherein the transaction report message includes the order number and selected information from the billing agency identification search request message;

upon receipt of the transaction completion report message by the retail entity

30   server, generating a transaction verification request message from selected information obtained from the retail entity server, and transmitting the transaction verification request message from the retail entity server to the transaction approval server, wherein the transaction verification request message includes the order number;

verifying the information contained within the transaction report message and transaction verification request message, and upon verification, storing selected information relating to the order number and applicable associated transaction monies in a transaction record database within the transaction approval server, generating a transaction verification

5   message for the order number from selected information obtained from the transaction approval server, and transmitting the transaction verification from the transaction approval server to the retail shop server; and

upon receipt of the transaction verification message by the retail entity server, storing the order number and selected information from at least one of the settlement agency

10   identification guarantee message and the billing agency identification request message in a sales record database within the retail entity server.

2.   The method according to claim 1 wherein the method further comprises:

generating a cancel request notice message in response to a cancellation

15   request received from a selected one of the member and the retail entity, transmitting the cancel request notice message and the order number from the retail entity server to the transaction verification server, and transmitting the cancel request notice and selected retail entity identification information from the retail entity server to the member maintenance server;

20   determining, based on the information received in the cancel request notice message from the retail entity server by the member maintenance server, whether to stop any billing process related to the transaction and storing selective information relating to such determination with the associated member information;

generating a cancel process result message from selective information relating

25   to such determination, transmitting the cancel process result message from the member maintenance server to the retail entity server, and transmitting the cancel process notice message and the order number from the member maintenance server to the transaction verification server; and

upon receipt of the cancel process result message by the transaction

30   verification server, storing selected information from the cancel process result message in a transaction record database within the transaction verification server.

3.   The method according to claim 1 wherein the method further comprises

generating a cancel request notice message in response to a cancellation request received from a selected one of the member and the retail entity, transmitting the cancel request notice message and the order number from the retail entity server to the transaction verification server, and transmitting the cancel request notice and selected retail

5   entity identification information from the retail entity server to the member maintenance server;

determining, based on the information received in the cancel request notice message from the retail entity server by the member maintenance server, whether to stop any billing process related to the transaction and storing selective information relating to such

10   determination with the associated member information;

generating a cancel process result message from selective information relating to such determination, transmitting the cancel process result message from the member maintenance server to the retail entity server, and transmitting the cancel process notice message and the order number from the member maintenance server to the transaction

15   verification server;

upon receipt of the cancel process result message by the transaction verification server, verifying that the order number sent with the cancel request notice corresponds to the order number sent with the cancel process result message;

upon verification, generating a cancel verification message from selected

20   information obtained from the transaction verification server and transmitting the cancel verification message from the transaction verification server to the member maintenance server; and

compiling selected information from the cancel process result message and the cancel verification message obtained by the member maintenance server and transmitting the

25   selected information to the retail entity server.

4.   The method according to claim 1 wherein the method further comprises:

installing a specified retail entity program on the retail entity server;

upon installation, generating a retail entity registration request message from

30   selected information obtained during the installation of the program and transmitting the retail entity registration request message from the retail entity server to the transaction approval server, wherein the retail entity registration request message includes the serial number of the program and any associated information obtained during the installation;

verifying the serial number contained in the retail entity registration request message to determine whether such serial has been previously registered, and upon verification that the serial number has not been previously registered, generating a unique retail entity license key for the retail entity program installed on the retail entity server and

5   transmitting the license key and any associated information from the transaction approval server to the retail entity server;

transmitting the license key and any associated information to a database within the transaction approval server, and maintaining and periodically updating information relating to the license key in the database; and

10   when accessing to the transaction approval server, transmitting the license key associated with the retail entity server to the transaction approval server.

5.   The method according to claim 1 wherein the method further comprises:

installing a specified settlement agency program on a settlement agency

15   computer;

upon installation, generating a settlement agency registration request message from selected information obtained during the installation of the program and transmitting the settlement agency registration request message from the settlement agency computer to the transaction approval server, wherein the settlement agency registration request message

20   includes the serial number of the program and any associated information obtained during the installation;

verifying the serial number contained in the settlement agency registration request message to determine whether such serial has been previously registered, and upon verification that the serial number has not been previously registered, generating a unique

25   settlement agency license key for the settlement agency program installed on the settlement agency computer, and transmitting the license key and any associated information from the transaction approval server to the settlement agency computer;

transmitting the license key and any associated information to a database within the transaction approval server, and maintaining and periodically updating information

30   relating to the license key in the database; and

when accessing to the transaction approval server, transmitting the license key associated with the settlement agency computer to the transaction approval server.

6.   The method according to claim 1 wherein the method further comprises:

generating a retail entity information change request message from selected information obtained from the retail entity server in response to a change in retail entity information and transmitting the retail entity information change request message from the

5   retail entity server to the transaction approval server; and

in response to the retail entity information change request message, modifying selected information related to the retail entity stored within the transaction approval server according to the retail entity information change request message.

10   7.   The method according to claim 1 wherein the method further comprises:

generating a settlement agency information change request message from selected information obtained from the member maintenance server in response to a change in settlement agency information and transmitting the settlement agency information change request message from the member maintenance server to the transaction approval server; and

15   in response to the settlement agency information change request message, modifying selected information related to the settlement agency stored within the transaction approval server according to the settlement agency information change request message.

8.   The method according to claim 1 wherein the method further comprises:

compiling selected retail entity identification information for a retail entity

20   server received from a computer which accessed the member maintenance server and obtaining the address of the computer which accessed the member maintenance server;

transmitting the retail entity identification information from the member maintenance server to the transaction approval server as needed by the transaction approval

25   server;

generating a related retail entity information message from selected information obtained from the transaction approval server and transmitting the related retail entity information message from the transaction approval server to the member maintenance server, wherein the related retail entity information includes selected information from the

30   retail entity identification information and the address of the retail entity server;

correlating the address information for the retail entity server received from the transaction approval server with the address information received from the computer which accessed the member maintenance server to determine if the address information is the same; and

if the address information received by the transaction approval server and the computer which accessed the member maintenance server are the same, acknowledging the computer which accessed the member maintenance server as the retail entity server.

9.   The method according to claim 1 wherein the method further comprises:

compiling selected settlement agency identification information for a member maintenance server received from a computer which accessed the retail entity server and obtaining the address of the computer which accessed the retail entity server;

transmitting the settlement agency identification information from the retail entity server to the transaction approval server as needed by the transaction approval server;

generating a related settlement agency information message from selected information obtained from the transaction approval server and transmitting the related settlement agency information message from the transaction approval server to the retail entity server, wherein the related settlement agency information includes selected information from the settlement agency identification information and the address of the member maintenance server;

correlating the address information for the member maintenance server received from the transaction approval server with the address information received from the computer which accessed the retail entity server to determine if the address information is the same; and

if the address information received by the transaction approval server and the computer which accessed the retail entity server are the same, acknowledging the computer which accessed the retail entity server as the member maintenance server.

10.   A method for guaranteeing credit in electronic commerce transactions between at least one member and at least one retail entity, the method comprising:

accessing a member maintenance server operated by a settlement agency by a member desiring an electronic commerce transaction with a retail entity, wherein the member maintenance server verifies the member's identification and any associated member information of the member;

generating selected information relating to at least one of selected payment method information and associated private information about the retail entity from selected information obtained from a transaction approval server operated by a credit guarantee institution and transmitting the selected information from the transaction approval server to at

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least one of the member maintenance server and retail entity server which requested the information;

generating a settlement agency identification guarantee message from selected information obtained from the transaction approval server and transmitting the settlement agency identification guarantee message from the transaction approval server to the retail entity server;

generating an anonymous user identification from selected information obtained from the member which accessed the retail server and transmitting the anonymous user identification from the member to the retail entity server;

compiling selected address information relating to the member maintenance server assigned to the anonymous user identification from selected information contained in the settlement agency identification guarantee message received by the retail entity server;

generating a billing agency identification search request message from selected information obtained from the retail entity server and transmitting the billing agency identification search request message from the retail entity server to the member maintenance server, wherein the billing agency identification search request message includes retail entity identification information and the anonymous user identification;

generating a retail entity identification search request message from selected information obtained from the member maintenance server and transmitting the retail entity identification search request message from the member maintenance server to the transaction approval server, wherein the retail entity identification search request message includes the retail entity information contained in the billing agency identification search request message;

generating a retail entity identification guarantee message from selected information obtained from the transaction approval server and transmitting the retail entity identification guarantee message containing the selected information from the transaction approval server to the member maintenance server;

verifying information received from the transaction approval server by the member maintenance server, generating a transaction completion notice from selected information obtained from the member maintenance server, and transmitting the transaction completion notice from the member maintenance server to the member to confirm the associated transaction, wherein the transaction completion notice includes an order number generated by a select one of the member maintenance server and the retail entity server and

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selected information from at least one of associated member information, retail entity identification guarantee message, and billing agency identification search request message;

storing the order number and selected information from the billing agency identification request message at the member maintenance server, generating a transaction

5   completion report message from selected information obtained from the member maintenance server, and transmitting the transaction completion report message from the member maintenance server to the retail entity server; wherein the transaction completion report message includes the order number, selected information from the billing agency identification search request message, and selected information from the transaction

10   completion notice relating to the result of the transaction;

generating a transaction report message from selected information obtained from the member maintenance server and transmitting the transaction report message to the transaction confirmation server, wherein the transaction report message includes the order number and selected information from the billing agency identification search request

15   message;

upon receipt of the transaction completion report message by the retail entity server, generating a transaction verification request message from selected information obtained from the retail entity server, and transmitting the transaction verification request message from the retail entity server to the transaction approval server, wherein the

20   transaction verification request message includes the order number;

verifying the information contained within the transaction report message and transaction verification request message, and upon verification, storing selected information relating to the order number and applicable associated transaction monies in a transaction record database within the transaction approval server, generating a transaction verification

25   message for the order number from selected information obtained from the transaction approval server, and transmitting the transaction verification from the transaction approval server to the retail shop server; and

upon receipt of the transaction verification message by the retail entity server, storing the order number and selected information from at least one of the settlement agency

30   identification guarantee message and the billing agency identification request message in a sales record database within the retail entity server.

11.   The method according to claim 10 wherein the method further comprises:

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generating a cancel request notice message in response to a cancellation request received from a selected one of the member and the retail entity, transmitting the cancel request notice message and the order number from the retail entity server to the transaction verification server, and transmitting the cancel request notice and selected retail

5   entity identification information from the retail entity server to the member maintenance server;

determining, based on the information received in the cancel request notice message from the retail entity server by the member maintenance server, whether to stop any billing process related to the transaction and storing selective information relating to such

10   determination with the associated member information;

generating a cancel process result message from selective information relating to such determination, transmitting the cancel process result message from the member maintenance server to the retail entity server, and transmitting the cancel process notice message and the order number from the member maintenance server to the transaction

15   verification server; and

upon receipt of the cancel process result message by the transaction verification server, storing selected information from the cancel process result message in a transaction record database within the transaction verification server.

20   12.   The method according to claim 10 wherein the method further comprises

generating a cancel request notice message in response to a cancellation request received from a selected one of the member and the retail entity, transmitting the cancel request notice message and the order number from the retail entity server to the transaction verification server, and transmitting the cancel request notice and selected retail

25   entity identification information from the retail entity server to the member maintenance server;

determining, based on the information received in the cancel request notice message from the retail entity server by the member maintenance server, whether to stop any billing process related to the transaction and storing selective information relating to such

30   determination with the associated member information;

generating a cancel process result message from selective information relating to such determination, transmitting the cancel process result message from the member maintenance server to the retail entity server, and transmitting the cancel process notice

message and the order number from the member maintenance server to the transaction verification server;

upon receipt of the cancel process result message by the transaction verification server, verifying that the order number sent with the cancel request notice corresponds to the order number sent with the cancel process result message;

upon verification, generating a cancel verification message from selected information obtained from the transaction verification server and transmitting the cancel verification message from the transaction verification server to the member maintenance server; and

compiling selected information from the cancel process result message and the cancel verification message obtained by the member maintenance server and transmitting the selected information to the retail entity server.

13.   The method according to claim 10 wherein the method further comprises:

installing a specified retail entity program on the retail entity server;

upon installation, generating a retail entity registration request message from selected information obtained during the installation of the program and transmitting the retail entity registration request message from the retail entity server to the transaction approval server, wherein the retail entity registration request message includes the serial number of the program and any associated information obtained during the installation;

verifying the serial number contained in the retail entity registration request message to determine whether such serial has been previously registered, and upon verification that the serial number has not been previously registered, generating a unique retail entity license key for the retail entity program installed on the retail entity server and transmitting the license key and any associated information from the transaction approval server to the retail entity server;

transmitting the license key and any associated information to a database within the transaction approval server, and maintaining and periodically updating information relating to the license key in the database; and

when accessing to the transaction approval server, transmitting the license key associated with the retail entity server to the transaction approval server.

14.   The method according to claim 10 wherein the method further comprises:

installing a specified settlement agency program on a settlement agency computer;

upon installation, generating a settlement agency registration request message from selected information obtained during the installation of the program and transmitting

5   the settlement agency registration request message from the settlement agency computer to the transaction approval server, wherein the settlement agency registration request message includes the serial number of the program and any associated information obtained during the installation;

verifying the serial number contained in the settlement agency registration

10   request message to determine whether such serial has been previously registered, and upon verification that the serial number has not been previously registered, generating a unique settlement agency license key for the settlement agency program installed on the settlement agency computer, and transmitting the license key and any associated information from the transaction approval server to the settlement agency computer;

transmitting the license key and any associated information to a database within the transaction approval server, and maintaining and periodically updating information relating to the license key in the database; and

when accessing to the transaction approval server, transmitting the license key associated with the settlement agency computer to the transaction approval server.

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15.   The method according to claim 10 wherein the method further comprises:

generating a retail entity information change request message from selected information obtained from the retail entity server in response to a change in retail entity information and transmitting the retail entity information change request message from the

25   retail entity server to the transaction approval server; and

in response to the retail entity information change request message, modifying selected information related to the retail entity stored within the transaction approval server according to the retail entity information change request message.

30   16.   The method according to claim 10 wherein the method further comprises:

generating a settlement agency information change request message from selected information obtained from the member maintenance server in response to a change in settlement agency information and transmitting the settlement agency information change request message from the member maintenance server to the transaction approval server; and

in response to the settlement agency information change request message, modifying selected information related to the settlement agency stored within the transaction approval server according to the settlement agency information change request message.

5   17.   The method according to claim 10 wherein the method further comprises:

compiling selected retail entity identification information for a retail entity server received from a computer which accessed the member maintenance server and obtaining the address of the computer which accessed the member maintenance server;

transmitting the retail entity identification information from the member

10   maintenance server to the transaction approval server as needed by the transaction approval server;

generating a related retail entity information message from selected information obtained from the transaction approval server and transmitting the related retail entity information message from the transaction approval server to the member maintenance

15   server, wherein the related retail entity information includes selected information from the retail entity identification information and the address of the retail entity server;

correlating the address information for the retail entity server received from the transaction approval server with the address information received from the computer which accessed the member maintenance server to determine if the address information is the

20   same; and

if the address information received by the transaction approval server and the computer which accessed the member maintenance server are the same, acknowledging the computer which accessed the member maintenance server as the retail entity server.

25   18.   The method according to claim 10 wherein the method further comprises:

compiling selected settlement agency identification information for a member maintenance server received from a computer which accessed the retail entity server and obtaining the address of the computer which accessed the retail entity server;

transmitting the settlement agency identification information from the retail

30   entity server to the transaction approval server as needed by the transaction approval server;

generating a related settlement agency information message from selected information obtained from the transaction approval server and transmitting the related settlement agency information message from the transaction approval server to the retail entity server, wherein the related settlement agency information includes selected

information from the settlement agency identification information and the address of the member maintenance server;

correlating the address information for the member maintenance server received from the transaction approval server with the address information received from the computer which accessed the retail entity server to determine if the address information is the same; and

if the address information received by the transaction approval server and the computer which accessed the retail entity server are the same, acknowledging the computer which accessed the retail entity server as the member maintenance server.

19. A method for guaranteeing credit in electronic commerce transactions between at least one member and at least one retail entity, the method comprising:

accessing a member maintenance server operated by a settlement agency by a member desiring an electronic commerce transaction with a retail entity, wherein the member maintenance server verifies the member's identification and any associated member information of the member;

generating selected information relating to at least one of selected payment method information and associated private information about the retail entity from selected information obtained from a transaction approval server operated by a credit guarantee institution and transmitting the selected information from the transaction approval server to at least one of the member maintenance server and retail entity server which requested the information;

periodically accessing and obtaining selected information from the member maintenance server and maintain such information in a settlement agency identification guarantee information database on the retail entity server;

generating an anonymous user identification from selected information obtained from the member which accessed the retail server and transmitting the anonymous user identification from the member to the retail entity server;

compiling selected address information relating to the member maintenance server assigned to the anonymous user identification from selected information contained in the settlement agency identification guarantee information database on the retail entity server;

generating a billing agency identification search request message from selected information obtained from the retail entity server and transmitting the billing agency

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identification search request message from the retail entity server to the member maintenance server, wherein the billing agency identification search request message includes retail entity identification information and the anonymous user identification;

generating a retail entity identification search request message from selected information obtained from the member maintenance server and transmitting the retail entity identification search request message from the member maintenance server to the transaction approval server, wherein the retail entity identification search request message includes the retail entity information contained in the billing agency identification search request message;

generating a retail entity identification guarantee message from selected information obtained from the transaction approval server and transmitting the retail entity identification guarantee message containing the selected information from the transaction approval server to the member maintenance server;

verifying information received from the transaction approval server by the member maintenance server, generating a transaction completion notice from selected information obtained from the member maintenance server, and transmitting the transaction completion notice from the member maintenance server to the member to confirm the associated transaction, wherein the transaction completion notice includes an order number generated by a select one of the member maintenance server and the retail entity server and selected information from at least one of associated member information, retail entity identification guarantee message, and billing agency identification search request message;

storing the order number and selected information from the billing agency identification request message at the member maintenance server, generating a transaction completion report message from selected information obtained from the member maintenance server, and transmitting the transaction completion report message from the member maintenance server to the retail entity server; wherein the transaction completion report message includes the order number, selected information from the billing agency identification search request message, and selected information from the transaction completion notice relating to the result of the transaction;

generating a transaction report message from selected information obtained from the member maintenance server and transmitting the transaction report message to the transaction confirmation server, wherein the transaction report message includes the order number and selected information from the billing agency identification search request message;

upon receipt of the transaction completion report message by the retail entity server, generating a transaction verification request message from selected information obtained from the retail entity server, and transmitting the transaction verification request message from the retail entity server to the transaction approval server, wherein the

5   transaction verification request message includes the order number;

verifying the information contained within the transaction report message and transaction verification request message, and upon verification, storing selected information relating to the order number and applicable associated transaction monies in a transaction record database within the transaction approval server, generating a transaction verification

10   message for the order number from selected information obtained from the transaction approval server, and transmitting the transaction verification from the transaction approval server to the retail shop server; and

upon receipt of the transaction verification message by the retail entity server, storing the order number and selected information from at least one of the settlement agency

15   identification guarantee message and the billing agency identification request message in a sales record database within the retail entity server.

20.   The method according to claim 19 wherein the method further comprises:

generating a cancel request notice message in response to a cancellation

20   request received from a selected one of the member and the retail entity, transmitting the cancel request notice message and the order number from the retail entity server to the transaction verification server, and transmitting the cancel request notice and selected retail entity identification information from the retail entity server to the member maintenance server;

25   determining, based on the information received in the cancel request notice message from the retail entity server by the member maintenance server, whether to stop any billing process related to the transaction and storing selective information relating to such determination with the associated member information;

generating a cancel process result message from selective information relating

30   to such determination, transmitting the cancel process result message from the member maintenance server to the retail entity server, and transmitting the cancel process notice message and the order number from the member maintenance server to the transaction verification server; and

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upon receipt of the cancel process result message by the transaction verification server, storing selected information from the cancel process result message in a transaction record database within the transaction verification server.

21.   The method according to claim 19 wherein the method further comprises

generating a cancel request notice message in response to a cancellation request received from a selected one of the member and the retail entity, transmitting the cancel request notice message and the order number from the retail entity server to the transaction verification server, and transmitting the cancel request notice and selected retail entity identification information from the retail entity server to the member maintenance server;

determining, based on the information received in the cancel request notice message from the retail entity server by the member maintenance server, whether to stop any billing process related to the transaction and storing selective information relating to such determination with the associated member information;

generating a cancel process result message from selective information relating to such determination, transmitting the cancel process result message from the member maintenance server to the retail entity server, and transmitting the cancel process notice message and the order number from the member maintenance server to the transaction verification server;

upon receipt of the cancel process result message by the transaction verification server, verifying that the order number sent with the cancel request notice corresponds to the order number sent with the cancel process result message;

upon verification, generating a cancel verification message from selected information obtained from the transaction verification server and transmitting the cancel verification message from the transaction verification server to the member maintenance server; and

compiling selected information from the cancel process result message and the cancel verification message obtained by the member maintenance server and transmitting the selected information to the retail entity server.

22.   The method according to claim 19 wherein the method further comprises:

installing a specified retail entity program on the retail entity server;

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upon installation, generating a retail entity registration request message from selected information obtained during the installation of the program and transmitting the retail entity registration request message from the retail entity server to the transaction approval server, wherein the retail entity registration request message includes the serial

5   number of the program and any associated information obtained during the installation;

verifying the serial number contained in the retail entity registration request message to determine whether such serial has been previously registered, and upon verification that the serial number has not been previously registered, generating a unique retail entity license key for the retail entity program installed on the retail entity server and

10   transmitting the license key and any associated information from the transaction approval server to the retail entity server;

transmitting the license key and any associated information to a database within the transaction approval server, and maintaining and periodically updating information relating to the license key in the database; and

15   when accessing to the transaction approval server, transmitting the license key associated with the retail entity server to the transaction approval server.

23.   The method according to claim 19 wherein the method further comprises:

installing a specified settlement agency program on a settlement agency

20   computer;

upon installation, generating a settlement agency registration request message from selected information obtained during the installation of the program and transmitting the settlement agency registration request message from the settlement agency computer to the transaction approval server, wherein the settlement agency registration request message

25   includes the serial number of the program and any associated information obtained during the installation;

verifying the serial number contained in the settlement agency registration request message to determine whether such serial has been previously registered, and upon verification that the serial number has not been previously registered, generating a unique

30   settlement agency license key for the settlement agency program installed on the settlement agency computer, and transmitting the license key and any associated information from the transaction approval server to the settlement agency computer;

transmitting the license key and any associated information to a database within the transaction approval server, and maintaining and periodically updating information relating to the license key in the database; and

when accessing to the transaction approval server, transmitting the license key associated with the settlement agency computer to the transaction approval server.

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24. The method according to claim 19 wherein the method further comprises:

generating a retail entity information change request message from selected information obtained from the retail entity server in response to a change in retail entity information and transmitting the retail entity information change request message from the retail entity server to the transaction approval server; and

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in response to the retail entity information change request message, modifying selected information related to the retail entity stored within the transaction approval server according to the retail entity information change request message.

25. The method according to claim 19 wherein the method further comprises:

generating a settlement agency information change request message from selected information obtained from the member maintenance server in response to a change in settlement agency information and transmitting the settlement agency information change request message from the member maintenance server to the transaction approval server; and

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in response to the settlement agency information change request message, modifying selected information related to the settlement agency stored within the transaction approval server according to the settlement agency information change request message.

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26. The method according to claim 19 wherein the method further comprises:

compiling selected retail entity identification information for a retail entity server received from a computer which accessed the member maintenance server and obtaining the address of the computer which accessed the member maintenance server;

transmitting the retail entity identification information from the member maintenance server to the transaction approval server as needed by the transaction approval server;

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generating a related retail entity information message from selected information obtained from the transaction approval server and transmitting the related retail entity information message from the transaction approval server to the member maintenance

server, wherein the related retail entity information includes selected information from the retail entity identification information and the address of the retail entity server;

correlating the address information for the retail entity server received from the transaction approval server with the address information received from the computer which accessed the member maintenance server to determine if the address information is the same; and

if the address information received by the transaction approval server and the computer which accessed the member maintenance server are the same, acknowledging the computer which accessed the member maintenance server as the retail entity server.

27.   The method according to claim 19 wherein the method further comprises:

compiling selected settlement agency identification information for a member maintenance server received from a computer which accessed the retail entity server and obtaining the address of the computer which accessed the retail entity server;

transmitting the settlement agency identification information from the retail entity server to the transaction approval server as needed by the transaction approval server;

generating a related settlement agency information message from selected information obtained from the transaction approval server and transmitting the related settlement agency information message from the transaction approval server to the retail entity server, wherein the related settlement agency information includes selected information from the settlement agency identification information and the address of the member maintenance server;

correlating the address information for the member maintenance server received from the transaction approval server with the address information received from the computer which accessed the retail entity server to determine if the address information is the same; and

if the address information received by the transaction approval server and the computer which accessed the retail entity server are the same, acknowledging the computer which accessed the retail entity server as the member maintenance server.

28.   A system for guaranteeing credit in electronic commerce transactions between at least one member and at least one retail entity, the system comprising:

means adapted for accessing a member maintenance server operated by a settlement agency by a member desiring an electronic commerce transaction with a retail

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entity, wherein the member maintenance server verifies the member's identification and any associated member information of the member;

means adapted for generating selected information relating to at least one of selected payment method information and associated private information about the retail entity from selected information obtained from a transaction approval server operated by a credit guarantee institution and transmitting the selected information to at least one of the member maintenance server and retail entity server which requested the information;

means adapted for generating an anonymous user identification from selected information obtained from at least one of the member which accessed the retail server and the member maintenance server and transmitting the anonymous user identification from the member maintenance server to the retail entity server;

means adapted for generating a settlement agency identification search request message from selected information obtained from the retail entity server and transmitting the settlement agency identification search request message from the retail entity server to the transaction approval server, wherein the settlement agency identification search request message includes the anonymous user identification for the member;

means adapted for searching settlement agency information for information related to the anonymous user identification obtained from the retail entity server and transmitting selected information related to the anonymous user identification from the transaction approval server to the retail entity server;

means adapted for generating a billing agency identification search request message from selected information obtained from the retail entity server and transmitting the billing agency identification search request message from the retail entity server to the member maintenance server, wherein the billing agency identification search request message includes retail entity identification information and the anonymous user identification;

means adapted for generating a retail entity identification search request message from selected information obtained from the member maintenance server and transmitting the retail entity identification search request message from the member maintenance server to the transaction approval server, wherein the retail entity identification search request message includes the retail entity information contained in the billing agency identification search request message;

means adapted for generating a retail entity identification guarantee message from selected information obtained from the transaction approval server and transmitting the

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retail entity identification guarantee message containing the selected information from the transaction approval server to the member maintenance server;

means adapted for verifying information received from the transaction approval server by the member maintenance server, generating a transaction completion notice from selected information obtained from the member maintenance server, and transmitting the transaction completion notice from the member maintenance server to the member to confirm the associated transaction, wherein the transaction completion notice includes an order number generated by a select one of the member maintenance server and the retail entity server and selected information from at least one of associated member information, retail entity identification guarantee message, and billing agency identification search request message;

means adapted for storing the order number and selected information from the billing agency identification request message at the member maintenance server, generating a transaction completion report message from selected information obtained from the member maintenance server, and transmitting the transaction completion report message from the member maintenance server to the retail entity server; wherein the transaction completion report message includes the order number, selected information from the billing agency identification search request message, and selected information from the transaction completion notice relating to the result of the transaction;

means adapted for generating a transaction report message from selected information obtained from the member maintenance server and transmitting the transaction report message to the transaction confirmation server, wherein the transaction report message includes the order number and selected information from the billing agency identification search request message;

upon receipt of the transaction completion report message by the retail entity server, means adapted for generating a transaction verification request message from selected information obtained from the retail entity server, and transmitting the transaction verification request message from the retail entity server to the transaction approval server, wherein the transaction verification request message includes the order number;

means adapted for verifying the information contained within the transaction report message and transaction verification request message, and upon verification, storing selected information relating to the order number and applicable associated transaction monies in a transaction record database within the transaction approval server, generating a transaction verification message for the order number from selected information obtained

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from the transaction approval server, and transmitting the transaction verification from the transaction approval server to the retail shop server; and

upon receipt of the transaction verification message by the retail entity server, means adapted for storing the order number and selected information from at least one of the settlement agency identification guarantee message and the billing agency identification request message in a sales record database within the retail entity server.

29. A system for guaranteeing credit in electronic commerce transactions between at least one member and at least one retail entity, the method comprising:

means adapted for accessing a member maintenance server operated by a settlement agency by a member desiring an electronic commerce transaction with a retail entity, wherein the member maintenance server verifies the member's identification and any associated member information of the member;

means adapted for generating selected information relating to at least one of selected payment method information and associated private information about the retail entity from selected information obtained from a transaction approval server operated by a credit guarantee institution and transmitting the selected information from the transaction approval server to at least one of the member maintenance server and retail entity server which requested the information;

means adapted for generating a settlement agency identification guarantee message from selected information obtained from the transaction approval server and transmitting the settlement agency identification guarantee message from the transaction approval server to the retail entity server;

means adapted for generating an anonymous user identification from selected information obtained from the member which accessed the retail server and transmitting the anonymous user identification from the member to the retail entity server;

means adapted for compiling selected address information relating to the member maintenance server assigned to the anonymous user identification from selected information contained in the settlement agency identification guarantee message received by the retail entity server;

means adapted for generating a billing agency identification search request message from selected information obtained from the retail entity server and transmitting the billing agency identification search request message from the retail entity server to the member maintenance server, wherein the billing agency identification search request

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message includes retail entity identification information and the anonymous user identification;

means adapted for generating a retail entity identification search request message from selected information obtained from the member maintenance server and transmitting the retail entity identification search request message from the member maintenance server to the transaction approval server, wherein the retail entity identification search request message includes the retail entity information contained in the billing agency identification search request message;

means adapted for generating a retail entity identification guarantee message from selected information obtained from the transaction approval server and transmitting the retail entity identification guarantee message containing the selected information from the transaction approval server to the member maintenance server;

means adapted for verifying information received from the transaction approval server by the member maintenance server, generating a transaction completion notice from selected information obtained from the member maintenance server, and transmitting the transaction completion notice from the member maintenance server to the member to confirm the associated transaction, wherein the transaction completion notice includes an order number generated by a select one of the member maintenance server and the retail entity server and selected information from at least one of associated member information, retail entity identification guarantee message, and billing agency identification search request message;

means adapted for storing the order number and selected information from the billing agency identification request message at the member maintenance server, generating a transaction completion report message from selected information obtained from the member maintenance server, and transmitting the transaction completion report message from the member maintenance server to the retail entity server; wherein the transaction completion report message includes the order number, selected information from the billing agency identification search request message, and selected information from the transaction completion notice relating to the result of the transaction;

means adapted for generating a transaction report message from selected information obtained from the member maintenance server and transmitting the transaction report message to the transaction confirmation server, wherein the transaction report message includes the order number and selected information from the billing agency identification search request message;

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upon receipt of the transaction completion report message by the retail entity server, means adapted for generating a transaction verification request message from selected information obtained from the retail entity server, and transmitting the transaction verification request message from the retail entity server to the transaction approval server,

5   wherein the transaction verification request message includes the order number;

means adapted for verifying the information contained within the transaction report message and transaction verification request message, and upon verification, storing selected information relating to the order number and applicable associated transaction monies in a transaction record database within the transaction approval server, generating a

10   transaction verification message for the order number from selected information obtained from the transaction approval server, and transmitting the transaction verification from the transaction approval server to the retail shop server; and

upon receipt of the transaction verification message by the retail entity server, means adapted for storing the order number and selected information from at least one of the

15   settlement agency identification guarantee message and the billing agency identification request message in a sales record database within the retail entity server.

30.   A system for guaranteeing credit in electronic commerce transactions between at least one member and at least one retail entity, the method comprising:

20   means adapted for accessing a member maintenance server operated by a settlement agency by a member desiring an electronic commerce transaction with a retail entity, wherein the member maintenance server verifies the member's identification and any associated member information of the member;

means adapted for generating selected information relating to at least one of

25   selected payment method information and associated private information about the retail entity from selected information obtained from a transaction approval server operated by a credit guarantee institution and transmitting the selected information from the transaction approval server to at least one of the member maintenance server and retail entity server which requested the information;

30   means adapted for periodically accessing and obtaining selected information from the member maintenance server and maintain such information in a settlement agency identification guarantee information database on the retail entity server;

means adapted for generating an anonymous user identification from selected information obtained from the member which accessed the retail server and transmitting the anonymous user identification from the member to the retail entity server;

means adapted for compiling selected address information relating to the member maintenance server assigned to the anonymous user identification from selected information contained in the settlement agency identification guarantee information database on the retail entity server;

means adapted for generating a billing agency identification search request message from selected information obtained from the retail entity server and transmitting the billing agency identification search request message from the retail entity server to the member maintenance server, wherein the billing agency identification search request message includes retail entity identification information and the anonymous user identification;

means adapted for generating a retail entity identification search request message from selected information obtained from the member maintenance server and transmitting the retail entity identification search request message from the member maintenance server to the transaction approval server, wherein the retail entity identification search request message includes the retail entity information contained in the billing agency identification search request message;

means adapted for generating a retail entity identification guarantee message from selected information obtained from the transaction approval server and transmitting the retail entity identification guarantee message containing the selected information from the transaction approval server to the member maintenance server;

means adapted for verifying information received from the transaction approval server by the member maintenance server, generating a transaction completion notice from selected information obtained from the member maintenance server, and transmitting the transaction completion notice from the member maintenance server to the member to confirm the associated transaction, wherein the transaction completion notice includes an order number generated by a select one of the member maintenance server and the retail entity server and selected information from at least one of associated member information, retail entity identification guarantee message, and billing agency identification search request message;

means adapted for storing the order number and selected information from the billing agency identification request message at the member maintenance server, generating a

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transaction completion report message from selected information obtained from the member maintenance server, and transmitting the transaction completion report message from the member maintenance server to the retail entity server; wherein the transaction completion report message includes the order number, selected information from the billing agency

5   identification search request message, and selected information from the transaction completion notice relating to the result of the transaction;

         means adapted for generating a transaction report message from selected information obtained from the member maintenance server and transmitting the transaction report message to the transaction confirmation server, wherein the transaction report message

10   includes the order number and selected information from the billing agency identification search request message;

         upon receipt of the transaction completion report message by the retail entity server, means adapted for generating a transaction verification request message from selected information obtained from the retail entity server, and transmitting the transaction

15   verification request message from the retail entity server to the transaction approval server, wherein the transaction verification request message includes the order number;

         means adapted for verifying the information contained within the transaction report message and transaction verification request message, and upon verification, storing selected information relating to the order number and applicable associated transaction

20   monies in a transaction record database within the transaction approval server, generating a transaction verification message for the order number from selected information obtained from the transaction approval server, and transmitting the transaction verification from the transaction approval server to the retail shop server; and

         upon receipt of the transaction verification message by the retail entity server,

25   means adapted for storing the order number and selected information from at least one of the settlement agency identification guarantee message and the billing agency identification request message in a sales record database within the retail entity server.